

### (3) FAMILY OF THREE OR MORE

- a. **NO TAXABLE INCOME**—If you and your family had **NO TAXABLE INCOME** for the year ending December 31 last, print **NIL** in the appropriate box on the application form and send it to OMSIP. Your OMSIP premium is paid by the **ONTARIO GOVERNMENT**.
- b. **\$1,300.00 OR LESS**—If you and your family had a **TOTAL TAXABLE INCOME** of \$1,300.00 or less for the year ending December 31 last, show the amount in the appropriate box on the application form and send it to OMSIP. If eligible, your OMSIP premium will be \$60.00 a year, payable quarterly, semi-annually or annually.
- c. **MORE THAN \$1,300.00**—If you and your family had a **TOTAL TAXABLE INCOME** of **MORE** than \$1,300.00 for the year ending December 31 last, **YOU ARE NOT ELIGIBLE** for Premium Assistance. Your OMSIP premium will be \$150.00 a year, payable quarterly, semi-annually or annually.

### TEMPORARY ASSISTANCE

If at any time you are temporarily unable to pay your OMSIP premium because of *unemployment, illness or disability*, assistance in the payment of your premium is available. Temporary Assistance may be granted for a period of 3 months, through application directly to the Ontario Medical Services Insurance Council at OMSIP.

Temporary Assistance forms are available from OMSIP and must be completed within 30 days of the due date of your premium payments.

### SOCIAL ASSISTANCE BENEFITS

If you receive benefits through the Department of Social and Family Services, or through your local Municipal office, contact your social worker regarding your eligibility for free OMSIP coverage.

### NOTE TO SENIOR CITIZENS

There are two types of government pensions you may receive as a Senior Citizen:

**(1) OLD AGE ASSISTANCE** provided by the Province of Ontario. If you receive this pension you are automatically provided with free OMSIP coverage. The OMSIP registration card is automatically sent to Social Assistance recipients. If you have not received your OMSIP registration card, contact your social worker regarding your eligibility for free OMSIP coverage.

**(2) OLD AGE SECURITY**—provided by the Government of Canada. If you receive this pension (Old Age Pension), you must make application directly to OMSIP for a Standard Medical Services Insurance Contract . . . and for any Premium Assistance for which you might be eligible.

Remember—OMSIP pays 90% of the Ontario Medical Association Fee Schedule 1967.

Please quote your contract number on all OMSIP correspondence.

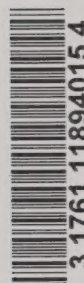


ONTARIO MEDICAL SERVICES INSURANCE PLAN  
135 ST. CLAIR AVENUE W., TORONTO  
PHONE 365-5911 • 365-5951

CA 20N  
H  
-2259  
Health  
Government  
Public

OMSIP

Government  
Publications



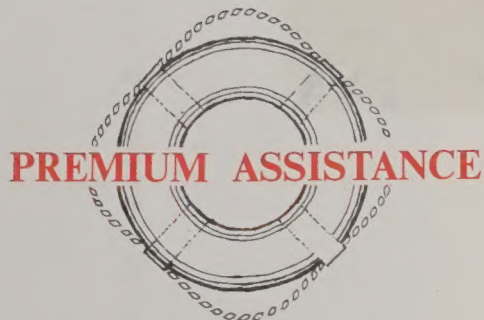
**PREMIUM  
ASSISTANCE**

**Who is eligible  
How and when to apply**



ONTARIO MEDICAL SERVICES INSURANCE PLAN





## Who is eligible How and when to apply

Assistance in paying Ontario Medical Services Insurance premiums is available on a yearly basis. **PREMIUM ASSISTANCE** can be applied for by anyone who is eligible under the OMSIP plan, and who qualifies on the basis of **TAXABLE INCOME** for the year ending December 31 last. To find out if you qualify, see the section below on **TAXABLE INCOME**. To be eligible to apply for Premium Assistance you must have lived in Ontario for the past 12 months or more.

**IMPORTANT**—Premium Assistance *must* be applied for annually.

### WHEN TO APPLY FOR PREMIUM ASSISTANCE

Application for Premium Assistance can be made (1) **WHEN YOU SIGN YOUR OMSIP APPLICATION** and/or (2) **WHEN YOU RECEIVE YOUR PERSONALIZED APPLICATION AND RENEWAL FORM** which is mailed to every contract holder.

**NEW APPLICANTS**—To be eligible for Premium Assistance from the time your OMSIP contract takes effect, you should *apply* for Premium Assistance **AT THE SAME TIME YOU SIGN THE APPLICATION** to join the plan. This could be anytime throughout the year. When approved, Premium Assistance for **NEW APPLICANTS** starts with your OMSIP coverage.

### ELIGIBILITY FOR PREMIUM ASSISTANCE

Following are some of the points that determine eligibility for Premium Assistance:

- (1) **RESIDENCY**—You must have lived in Ontario for the past 12 months.
- (2) **TAXABLE INCOME**—Premium Assistance is based on the **TAXABLE** income of you and your eligible dependants for the year ending December 31 last.
- (3) **DEPENDANTS**—All eligible dependants must be listed on your application. Blood relatives other than your own children, born or adopted, are **NOT** eligible dependants. This includes nieces, uncles, cousins, grandparents, etc.
- (4) **UNDER 21**—If under the age of 21 and self-supporting as in the case of a student or student nurse, you must supply a statement from parent or guardian that you are **NOT** listed as a dependant on their income tax form.
- (5) **MARRIED WOMEN**—If your husband is not willing or able to apply for an OMSIP contract, and you are eligible for Premium Assistance, you may apply for yourself and children, providing you show the **COMBINED** taxable income of your family including your husband.
- (6) **TAX EXEMPT**—If you do **NOT** pay Income Tax due to membership in a religious or charitable society or community, you can **NOT** apply for Premium Assistance.

### TAXABLE INCOME

**TAXABLE INCOME** is *NOT* the total earnings of you and your dependants for the year. **TAXABLE INCOME** is the *reduced* amount of money on which you pay tax **AFTER** taking off any exemptions for dependants (wife, children, etc.) and other exemptions (medical expenses, charitable donations, etc.)

See the "Deductions" section of your own completed Income Tax Return for the past year. When correctly calculated and filled out, this is where it shows the "**Taxable Income**" total on which eligibility for Premium Assistance is based.

**NOTE**—Where more than one tax return is filed in one year, by you and your eligible dependants, you must *combine* the individual taxable incomes for the family and show **TOTAL TAXABLE INCOME** on your application.

### (1) SINGLE

- a. **NO TAXABLE INCOME**—If you had **NO TAXABLE INCOME** for the year ending December 31 last, print **NIL** in the appropriate box on the application form and send it to OMSIP. Your OMSIP premium is paid by the **ONTARIO GOVERNMENT**.
- b. **\$500.00 OR LESS**—If your **TAXABLE INCOME** was \$500.00 or less for the year ending December 31 last, show the amount in the appropriate box on the application form and send it to OMSIP. If eligible, your OMSIP premium will be \$30.00 a year, paid quarterly, semi-annually or annually.
- c. **MORE THAN \$500.00**—If your **TAXABLE INCOME** was **MORE** than \$500.00 for the year ending December 31 last, **YOU ARE NOT ELIGIBLE** for Premium Assistance. Your OMSIP premium will be \$60.00 a year, paid quarterly, semi-annually or annually.

### (2) COUPLE

- a. **NO TAXABLE INCOME**—If you and your one dependant had **NO TAXABLE INCOME** for the year ending December 31 last, print **NIL** in the appropriate box on the application form and send it to OMSIP. Your OMSIP premium is paid by the **ONTARIO GOVERNMENT**.
- b. **\$1,000.00 OR LESS**—If you and your one dependant had a **TOTAL TAXABLE INCOME** of \$1,000.00 or less for the year ending December 31 last, show the amount in the appropriate box on the application form and send it to OMSIP. If eligible, your OMSIP premium will be \$60.00 a year, payable quarterly, semi-annually or annually.
- c. **MORE THAN \$1,000.00**—If you and your one dependant had a **TOTAL TAXABLE INCOME** of **MORE** than \$1,000.00 for the year ending December 31 last, **YOU ARE NOT ELIGIBLE** for Premium Assistance. Your OMSIP premium will be \$120.00 a year, payable quarterly, semi-annually or annually.